

PUT CURB ON INSURANCE HIGGINS' PLEA OF GERMOR

Mr. Higgins in His Annual Message Says It's Time the Policy-Holder Had a Chance to Get His Dues.

(Special to The Evening World.)
ALBANY, Jan. 3.—It is not a big, strong, definite policy of correction and regulation of life insurance and financial unworkability which is outlined in the message of Gov. Francis W. Higgins to the Legislature. What the Governor has to say of life insurance has been said over and over again. It is trite, made up of generalities, of academic platitudes.

In text which would fill solidly a column and a quarter in The Evening World the conclusion is reached that the time has arrived when things should be arranged differently in the conduct of the life insurance business; that the policy-holder should have a chance; that there should be at least a semblance of a curb put on the business of the individual who turns his savings over to a corporation for his own and his dependents' protection and the company or society which receives those savings.

No Sure Thrust.
But there is no sure thrust at the heart of life insurance conditions; no declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests a panel on the record of the past that, despite all the extravagance and selfishness, "it is to the credit of the State that no insurance company has failed in recent years."

The existence of the law—paragraph No. 56, of the Insurance Laws—which prevents anybody from bringing an insurance company to an accounting, no declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests a panel on the record of the past that, despite all the extravagance and selfishness, "it is to the credit of the State that no insurance company has failed in recent years."

The existence of the law—paragraph No. 56, of the Insurance Laws—which prevents anybody from bringing an insurance company to an accounting, no declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests a panel on the record of the past that, despite all the extravagance and selfishness, "it is to the credit of the State that no insurance company has failed in recent years."

The existence of the law—paragraph No. 56, of the Insurance Laws—which prevents anybody from bringing an insurance company to an accounting, no declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests a panel on the record of the past that, despite all the extravagance and selfishness, "it is to the credit of the State that no insurance company has failed in recent years."

The existence of the law—paragraph No. 56, of the Insurance Laws—which prevents anybody from bringing an insurance company to an accounting, no declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests a panel on the record of the past that, despite all the extravagance and selfishness, "it is to the credit of the State that no insurance company has failed in recent years."

The existence of the law—paragraph No. 56, of the Insurance Laws—which prevents anybody from bringing an insurance company to an accounting, no declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests a panel on the record of the past that, despite all the extravagance and selfishness, "it is to the credit of the State that no insurance company has failed in recent years."

The existence of the law—paragraph No. 56, of the Insurance Laws—which prevents anybody from bringing an insurance company to an accounting, no declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests a panel on the record of the past that, despite all the extravagance and selfishness, "it is to the credit of the State that no insurance company has failed in recent years."

The existence of the law—paragraph No. 56, of the Insurance Laws—which prevents anybody from bringing an insurance company to an accounting, no declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests a panel on the record of the past that, despite all the extravagance and selfishness, "it is to the credit of the State that no insurance company has failed in recent years."

The existence of the law—paragraph No. 56, of the Insurance Laws—which prevents anybody from bringing an insurance company to an accounting, no declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests a panel on the record of the past that, despite all the extravagance and selfishness, "it is to the credit of the State that no insurance company has failed in recent years."

The existence of the law—paragraph No. 56, of the Insurance Laws—which prevents anybody from bringing an insurance company to an accounting, no declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests a panel on the record of the past that, despite all the extravagance and selfishness, "it is to the credit of the State that no insurance company has failed in recent years."

KILL EVILS OF INSURANCE, THE GOVERNOR TELLS LEGISLATURE.

The problem of State regulation of insurance . . . calls for calm, courageous and intelligent treatment. We must aim to cure, not to kill; to preserve, not to tear down. Great companies have in the past ten years been heaping up riches almost beyond the dreams of avarice. They deal with amounts rivaling in magnitude the cost and indebtedness of national governments. . . . This enormous business has been done under laws most generous to the companies. . . . From Gov. Higgins' message to the Legislature.

GOV. HIGGINS POINTS OUT WEAK POINT IN INSURANCE LAWS.

While the State permits none to transact the business of life insurance within its borders without an official certificate of authorization, and provides for the examination of the officers and agents of such companies under oath with reference to their business, such examinations are conducted with a view to ascertaining solvency and not for the purpose of otherwise interfering with the discretion of the directors in making investments, paying salaries, distributing surpluses and other matters involving the internal management of a solvent company. . . . From Gov. Higgins' message to the Legislature.

officials, backed by patriotic citizens, have been able to do much to purify the ballot and lessen the cost of elections, without the aid of additional legislation.

"The new corrupt practice acts, modeled on the English statute, limit the expenses of candidates, call for sworn itemized statements from political committees of money expended by them, and permit a defeated candidate or an elector to secure a judicial investigation of any alleged case of corrupt practices at elections, the charge, if sustained, to invalidate the election and disqualify the guilty candidate."

"Political contributions by business corporations are illegal and ultra vires. No such corporation exists which includes among its lawful purposes the right to donate its money to influence an election. The practice is morally as well as legally wrong. The entity known as a corporation can have no political principles to sustain aside from those of the individuals who compose it."

Regulation of Public Utilities.
The Governor recommends the further extension of the regulation of public utilities and continues:

"In Great Britain the rate for gas in municipal plants averages 64 cents a thousand, while in a number of cities it is as low as 50 cents. In the United States the average charge is \$1.25 per thousand. It will become apparent and just that public service companies in extorting unjust charges from the consumer. Corporations are but associations of individuals. The act of incorporation does not make them outlaws nor deprive them of natural rights; nor, on the other hand, does it set them above the law."

"A careful investigation of the gas problem in New York City and a conscientious legislative committee resulted in the recommendation of an 80-cent rate to be established by the State. A prima facie case was made out. The action of the Legislature was subject to judicial review. Yet relief was refused. I urge a further consideration of this question on your part."

He favors a repeal of Section 181 of the Tax Laws. This is the section under which corporations belonging to this State are taxed on their capital instead of the money actually employed in doing business within the borders of New York, regardless of the fact that their capital may exceed the amount any number of times. It is suggested that domestic corporations should be taxed on a basis with those of foreign charter.

One more matter to which the Governor has evidently given some thought is the question of local option in the matter of regulating the liquor traffic. He is of the opinion that it should be left to localities to decide for themselves what should be done toward regulating the trade in strong drink; that it is no part of the State's business to consider the question simply in the light of treating the taxation of the liquor traffic as a great revenue producer.

Held as a Highwayman.
Joseph Patterson, twenty years old, of No. 26 East Houston street, was held in \$2,500 bail in Jefferson Market Court today on a charge of highway robbery. It is alleged that he and another on the morning of Dec. 28 attacked and robbed Henry Kleschman, a butcher and employee of No. 312 Greenwich street, as he was about to get into a taxicab in front of No. 26 West Thirty-first street.

The robbers had escaped with a \$500 diamond pin one of them took from Kleschman's necktie. While detectives were hunting for Patterson and his partner, two other men had a fight in a Grand street saloon, and when arrested on this charge Patterson and Robert Emmet were identified as the highwaymen. Emmet got out on bail and fled.

All cars go direct or by transfer to our doors.

Our Big White Sale Triumph

Decisive Victory in Number of Shoppers Yesterday
And An Overwhelming Victory in Lowness of Prices.

Counter after counter filled with high quality White Goods of every description, with ready reserve stocks in the warehouses of every description, an excellent opportunity to effect important savings is presented, and hosts are reaping in the harvest.

Great Values in Household Linens

A Synopsis of Thursday's Many Advantages.

Possibly we never before were quite so well prepared in these Linen Sections for this annual mammoth New Year sale. We were fortunate in placing orders before the advance in the price of cotton, and thus we find we are presenting the best the leading manufacturers produce, and qualities a prime factor nowadays—are beyond the possibility of disfavor. We ask your closest examination, knowing full well it will cause you to buy.

Napkins and Table Covers.
Soft Silver Bleached All- linen Hemstitched Napkins; 16 inches 12½c square; value 16c. at 10c. 18 inches square; value 20c. at 15c. All- linen Damask Table Covers; 72-inch All- linen satin-finish; fringed edges; 8x10; value \$1.25; 99c. at 75c.

Table Damask.
Scotch Damask, full bleached, all linen; 60 inches wide, five denier signs; value 60c. at 37c. 72-inch All- linen satin-finish; fringed edges; 8x10; value 75c. at 55c.

Pillow Cases and Sheets.
Pillow Slips, linen finish; 42x36 inches long; value 12½c. at 9c. Pillow Slips, linen finish; 42x36 inches long; value 14c. at 10c. Sheets made of the best brands; 11x22 yards; value 80c. at 49c. 12x24 yards; value 90c. at 54c. 14x24 yards; value 110c. at 69c.

Are You Looking for Undermuslins?

Our White Sale Presents Many Unparalleled Values.

Our Pre-Inventory Stock-Righting

Affords Many Enormous Values. Note These:

White Waists.
LINEN AND POPLIN WAISTS: some checked, others embroidered; full sleeves; all slightly soiled from handling; \$2.00 to \$3.00; 1.49

Ready-to-Wear Hats.
Reduced from \$2.50 and \$4.50. Only 100 Hats left. In this group: made of felt and velvet; trimmed with wings and quills; each..... 1.55

Writing Paper.
Reduced from 25c. and 40c. 100 Sheets of Writing Paper a few hundred boxes at 15c. 15c

PIANOS AND ORGANS.



Make Your Selections Immediately!

Great January Piano Sale . . . Don't Delay!

Our Xmas Piano Business greatly surpassed any piano sale we have ever held. We have decided to continue the sale of WALTERS PIANOS during January.

We advise you to come to-morrow and make a selection if you want to get the finest piano value in the world, and save from \$150 to \$200.

People Know What They Want

The bookings came in so fast that the factory could not keep up with the orders. They have caught up now and increased their output so as to give everybody a chance to secure one of these beautiful pianos.

\$350 WALTERS PIANOS

Including Stool and Cover, for \$195

On the Very Easy Terms of \$5 Down and \$1 a Week.

THE GREATEST PIANO OFFERING IN THE WORLD!

About Half Its Real Value!

The celebrated tone-lasting Walters Pianos are built to last a lifetime by the Walters Piano Company, of New York, by skilled and experienced piano-builders covering every part of the Walters Piano for a term of ten years. It is inserted in gilt letters on the inside of the top lid of every piano.

We Charge no Interest for Time Taken in Making Payments. No Insurance and No "Extras" Whatever.

Delivered to Your Home on Payment of \$5.

Caution Exchange

All Cars Transfer to Bloomingdale's Lex. to 3d Ave. 59th to 60th St.

INTEREST AND DIVIDEND NOTICES.

Dry Dock Savings Institution.

The American Savings Bank

CITIZENS' SAVINGS BANK.

FOR SALE.

HELP WANTED—MALE.

BUSINESS OPPORTUNITIES.

WOMEN'S UNDERWEAR—JANUARY SALE.

MORNING SALES

To-morrow, Thursday, Until 1 P.M.

To prevent dealers buying we reserve privilege of restricting quantities.

Women's White Poplin Waists

Lace Edgings and Insertings

White Crochet Spreads

Mercerized Frunella Cloth

Shelf Oilcloths

Satin Pad Hose Supporters

Children's Angora Tams

Women's Rain Cloaks

HEARN

8, 18, 20, 22, 24, 26 and 30 West Fourteenth Street.
7, 9, 11, 13, 15, 17, 19, 20, 21, 22, 23, 24, 25, 27 and 29 West Thirteenth Street.

JANUARY SALE

A Sale that differs from others

Not the Event of a DAY—But A MONTH OF VALUES.

NOW IS THE TIME TO STOCK UP ON

Women's and Children's Underwear and Infants' Cloths

NO MAIL OR TELEPHONE ORDERS.

Yard Wide Muslins

Unbleached Muslins

Sheets and Pillow Cases

Will Wash Heavier

Since our purchases of the above, prices have advanced 20 to 30 per cent. Judge for yourself whether you can afford to miss this sale.

PILLOW CASES—

SHIRTS—

January Sale of Towels

Great Offering of Corsets

for January Sale

To insure a great variety so that every form can be suited, from slim to stout, we made large purchases from many different manufacturers—clearing up their surplus and special lots—that is why, among the following, you will find makes rarely offered under standard prices.

Lot One \$1.29

Lot Two \$1.49

Lot Three \$1.69

Lot Four \$1.89

Lot Five \$2.09

Lot Six \$2.29

All the correct styles, high and low back, with wide and narrow straps. All sizes, 18 to 30.

January Sale of Women's Cloaks

New garments—fashions in style—made in the manufacturers' full time (just before Christmas)—bought by us at advance of season concessions, therefore:

5.98 8.98 12.98 15.98

For Cloaks Worth \$12.00 For Cloaks Worth \$15.00 For Cloaks Worth \$20.00 For Cloaks Worth \$24.00

Fabrics include all fashionable kinds—plain and mixtures—Black and Colored—in reigning styles—fitted, semi-fitted, loose or Empire—all lengths—plain or trimmed with velvet or satin—full or part lined with black, white or gray satin—all sizes.

Other Cloaks for Day and Evening at \$19.98 and \$24.98. Equal to those hitherto sold at nearly double.

Washable Shirt Waists

First Importations of Fine Wash Dress Fabrics

For 1906

As usual, we lead in exhibiting that which is new and novel in those exquisite materials classed here as Wash Dress Fabrics, but whose beauty, and the fact that silk forms so large a part of many, lift them far above the realm that cotton alone covers. . . . Novelties include:—

Silk striped Voile Chiffons. Warm print Broadie Voile Swisses. Embroidered Dot Swisses. Silk striped French Chiffon Mousselines. Silk Straining Brilliantine Voiles. Silk and Orandy Mullis. also Gingham, Chambray, Satens. Silk mixed and mercerized Noveltyes. from France, England, Scotland, Germany.

An unequalled variety at these moderate prices for which we are famed.

Women's Underwear—JANUARY SALE.

Our Foresight in Buying Helps You to Great Savings

Not a Few Items, but Unparalleled Values right thro' the stock

MORNING SALES

To-morrow, Thursday, Until 1 P.M.

To prevent dealers buying we reserve privilege of restricting quantities.

SOLD ONLY UNTIL ONE P.M.—NO MAIL ORDERS.

DENTISTRY.

A New Set of Teeth in a Day.

Come here in the morning—have us extract your old teeth, free, without pain by our

New Botanical Discovery

—go home at night with a new set. We will make them, using our

New Patent Suction Plate, which will fit perfectly. Your teeth will be comfortable from the start. You can eat without discomfort and masticate your food thoroughly.

Our suction plate is made so that it cannot drop while eating or talking. The teeth will so closely resemble your natural teeth as to defy detection. Five dollars for the full set—guaranteed satisfactory in every way. Guaranteed to wear well ten years. All work guaranteed ten years.

Full Sets of Teeth.....\$5.00 Gold Crowns, 22 kt. \$5.00 Gold Fillings.....\$1.00 up Silver Fillings.....50c. up

WATERBURY DENTAL PARLORS.

54 W. 23d St., New York. 414-416 Fulton St., Brooklyn. (Opp. Bklyn. Museum.)